

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

In re: MAURICE E. RUGRODEN

Case No. 07-52565

Chapter 13 Plan

FILED

SEP

7 2007

2007
United States Bankruptcy Court
San Jose, California

Debtor(s).

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) will pay to the Trustee the sum of \$ 55.00 each month Debtor(s) elect a voluntary wage order.

2. From the payments received, the Trustee will make disbursements in accordance with the Distribution Guidelines as follows:
(a) On allowed claims for expenses of administration required by 11 USC §507 (a)(1) in deferred payments.
(b) On allowed secured claims, which shall be treated and valued as follows:

Property Valued as follows:				
Name	Value of Collateral	Estimated Mortgage/Lease Arrears	Minimum Monthly Payments (If specified)	Interest Rate (If Specified)
TRUSTEE			\$ 5,00	
STATE BANK OF PARK RAPIDS			\$ 50,00	

[The valuations shown above will be binding unless a timely objection to confirmation is filed. Secured claims will be allowed for the value of the collateral or the amount of the claim, whichever is less, and will be paid the monthly installments and the interest rates shown above. If the monthly payment is not specified, secured creditors will share pro rata. If an interest rate is not specified, 5 1/2% per month (10% per annum) will be paid. Secured creditors will retain their liens until their allowed secured claims have been paid. The remainder of the amount owing, if any, will be allowed as a general unsecured claim paid under the provisions of paragraph 2(d).]

(c) On allowed priority unsecured claims in the order prescribed by 11 USC § 507.

(d) On allowed general unsecured claims as follows:
~~\$~~ at a rate of ~~\$~~ cents on the dollar. The estimated term of the plan is 60 months. (Percentage Plan)
~~\$~~ the sum of ~~\$~~ payable over ~~6~~ months, distributed pro rata, in amounts determined after allowed administrative, secured and priority unsecured claims are paid. The plan payments will continue at the highest monthly payment provided in ¶ 1 as necessary to pay all allowed administrative, secured and priority unsecured claims within sixty months of confirmation. (Pot Plan)

NON-1:
otor(s) will pay directly the following fully secured creditors and lessors:

Name	Monthly Payment	Name	Monthly Payment
GMAC	\$550.12		

The date this case was filed will be the effective date of the plan as well as the date when interest ceases accruing on unsecured claims against the estate.

The debtor(s) elect to have property of the estate:

— revest in the debtor(s) at such time as a discharge is granted or the case is dismissed.

Revest in the debtor(s) at such time as a discharge is granted or the case is dismissed.

Revest in the debtor(s) upon plan confirmation. Once property reverts, the debtor(s) may sell or refinance real or personal property without further order of the court, upon approval of the Chapter 13 Trustee.

The debtor(s) further propose pursuant to 11 USC § 1322(b): REQUEST TIME TO REVISIT STATE BANK

Dated: 7 SEP 07

Maurice E. Ruyak
(Debtor)

(Debtor)

JUDGEMENT(S)

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(Debtor)